

IN THE UNITED STATES BANKRUPTCY COURT  
SOUTHERN DISTRICT OF OHIO  
WESTERN DIVISION AT DAYTON

IN RE: Jonathon Deering  
Debtor

CASE NO. 17-30505  
Chapter 13  
Judge Humphrey

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DEBTOR'S OBJECTION  
TO PROOF OF CLAIM OF CREDITOR & NOTICE

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Now comes the Debtor, through Counsel, and moves the Court to disallow, in part, the claim of MTGLQ Investors, L.P., Court's claim #4, filed on July 3, 2017, claim a secured balance of \$201,241.64 and a monthly mortgage payment of \$1337.78.

Claimant has filed 2 Notice of Mortgage Payment Changes in addition to the Proof of Claim. The first mortgage payment change, filed on March 21, 2017 (Doc. 16) had an incorrect payment due to force placed insurance. Debtor provided proof of insurance and a second mortgage pay change was filed on April 28, 2017 (Doc. 20) with the correct monthly payment. The Proof of Claim filed on July 3, 2017 once again attempts to charge the Debtor for force placed insurance and PMI. Debtor maintains that the monthly mortgage payment of \$1086.93 as provided for in the Notice of Mortgage Payment Change filed on April 28, 2017 at Doc. # 20 is the correct monthly payment.

Wherefore, the Debtors request the claim of MTGLQ Investors, L.P. be **DISALLOWED** at a monthly mortgage payment of \$1337.78 and allowed with a monthly mortgage payment of \$1086.93.

Respectfully submitted,

/s/ Wayne P. Novick  
WAYNE P. NOVICK, 0030248  
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**CERTIFICATE OF SERVICE**

I hereby certify that on November 1, 2017 a copy of the foregoing Debtor's Objection to Proof of Claim and Notice was served on the following registered ECF participants **electronically** through the court's ECF System at the email address registered with the court:

US Trustee

Jeffrey M. Kellner, Chapter 13 Trustee

and on the following by **ordinary U.S. Mail** addressed to:

Reimer Law Co., PO Box 39696, Solon, Ohio 44139

Jonathon Deering, 1568 Burchwood Drive, Fairborn, OH 45324

Selene Finance, 9990 Richmond Avenue, Suite 400S, Houston, TX 77042

Selene Finance, PO Box 71243, Philadelphia, PA 19176-6243

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**NOTICE OF FILING OF MOTION/OBJECTION/APPLICATION WITH 30 DAY  
NOTICE**

Jonathon Deering has filed papers with the court objecting to a creditor's claim. **Your rights may be affected.** You should read these papers carefully and discuss them with your attorney, if you have one in this bankruptcy case. If you do not have an attorney, you may wish to consult one.

If you do not want the court to grant the relief sought in the motion/objection, then on or before **thirty (30) days from the date set forth in the certificate of service for the motion/objection**, you must file with the court a response explaining your position by mailing your response by regular U.S. Mail to:

Clerk  
United States Bankruptcy Court  
120 West Third Street  
Dayton, Ohio 45402

OR your attorney must file a response using the Court's ECF System.

The court must **receive** your response on or before the above date.

You must also send a copy of your response to the undersigned attorney at the address listed below together with all of the parties listed on the service list, which appears on the last page of the Motion/Objection, which is attached hereto at the addresses listed thereon.

If you or your attorney do not take these steps, the Court may decide that you do not oppose the relief sought in the motion/objection and may enter an order granting that relief without further hearing or notice.

Law Office of Wayne P. Novick

Date: 11.1.2017

/s/ Wayne P. Novick  
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